

B<sup>1</sup> group consisting of alkyd or epoxy ester polymers, polyester modified alkyds, SSIPA based alkyds, styrene modified alkyd, and acrylic modified alkyds, wherein the polymer has an acid value of from about 4 to about 70 prior to neutralization, and a solubility of at least about 50 weight percent in a hydrophilic organic solvent which solvent has a solubility of at least 5 weight percent in water, and wherein the aqueous dispersion has less than about 2 weight percent organic solvent, at least about 30 weight percent solids, a viscosity of less than about 20 poise at a temperature of about 25°C., and a mean particle size of not more than about 300 nm.

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B<sup>2</sup> 6. (Twice amended) A formulated coating composition comprising an aqueous dispersion of a neutralized polymer in water, a co-solvent, and a cross-linking agent,

which dispersion is substantially free of emulsifiers,

wherein the cross-linking agent is selected from the group consisting of dimerized or trimerized polyisocyanate, triisocyanates, tetraisocyanates and mixtures thereof,

the formulated coating composition being effective for providing a coating binder film, wherein the polymer is selected from the group consisting of alkyd or epoxy ester polymers, polyester modified alkyds, SSIPA based alkyds, styrene modified alkyd, and acrylic modified alkyds, wherein the polymer has an acid value of from about 4 to about 70 prior to neutralization, and a solubility of at least about 50 weight percent in a hydrophilic organic solvent which solvent has a solubility of at least 5 weight percent in water, and wherein the aqueous dispersion has less than about 2 weight percent organic solvent, at least about 30 weight percent solids, a viscosity of less than about 20 poise at a temperature of about 25°C., and a mean particle size of not more than about 300 nm.

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B3 23. (Twice amended) A formulated coating composition comprising a first component and a second component, the first component comprising an aqueous dispersion of a neutralized polymer in water and a co-solvent, the second component comprising a cross-linking agent,

which dispersion is substantially free of emulsifiers,

wherein the cross-linking agent is selected from the group consisting of dimerized or trimerized polyisocyanate, triisocyanates, tetraisocyanates and mixtures thereof,

the first and second component when mixed being effective for providing a coating binder film, wherein the polymer is selected from the group consisting of alkyd or epoxy ester polymers, polyester modified alkyds, SSIPA based alkyds, styrene modified alkyd, and acrylic modified alkyds, wherein the polymer has an acid value of from about 4 to about 70 prior to neutralization, and a solubility of at least about 50 weight percent in a hydrophilic organic solvent which solvent has a solubility of at least 5 weight percent in water, and wherein the aqueous dispersion has less than about 2 weight percent organic solvent, at least about 30 weight percent solids, a viscosity of less than about 20 poise at a temperature of about 25°C., and a mean particle size of not more than about 300 nm.